

<i>SERFF Tracking Number:</i>	<i>HNVR-125637619</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>Hanover American Insurance Company, ...</i>	<i>State Tracking Number:</i>	<i>#21728793 \$100</i>
<i>Company Tracking Number:</i>	<i>CP-CW-08162-01R</i>		
<i>TOI:</i>	<i>01.0 Property</i>	<i>Sub-TOI:</i>	<i>01.0001 Commercial Property (Fire and Allied Lines)</i>
<i>Product Name:</i>	<i>Commercial Property; Real Estate Advantage</i>		
<i>Project Name/Number:</i>	<i>Commercial Property; Real Estate Advantage/CP-CW-08162-01R</i>		

Filing at a Glance

Companies: Hanover American Insurance Company, Massachusetts Bay Insurance Company, The Hanover Insurance Company

Product Name: Commercial Property; Real Estate Advantage	SERFF Tr Num: HNVR-125637619	State: Arkansas
TOI: 01.0 Property	SERFF Status: Closed	State Tr Num: #21728793 \$100
Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines)	Co Tr Num: CP-CW-08162-01R	State Status: Fees verified and received
Filing Type: Rate/Rule	Co Status:	Reviewer(s): Betty Montesi, Llyweyia Rawlins, Brittany Yielding
	Author: Sylvie Bosunga, CPCU	Disposition Date: 05/27/2008
	Date Submitted: 05/16/2008	Disposition Status: Exempt from Review
Effective Date Requested (New): 06/15/2008		Effective Date (New): 06/15/2008
Effective Date Requested (Renewal): 06/15/2008		Effective Date (Renewal): 06/15/2008

State Filing Description:

General Information

Project Name: Commercial Property; Real Estate Advantage	Status of Filing in Domicile:
Project Number: CP-CW-08162-01R	Domicile Status Comments:
Reference Organization: N/A	Reference Number: N/A
Reference Title: N/A	Advisory Org. Circular: N/A
Filing Status Changed: 05/27/2008	
State Status Changed: 05/27/2008	Deemer Date:
Corresponding Filing Tracking Number:	
Filing Description:	
Effective June 15, 2008, the Hanover Insurance Company wishes to file the attached rates and rules corresponding to property endorsements which have been developed to fit the needs of commercial Real Estate accounts. The associated forms have been filed on this same date under filing number CP-CW-08162-01F.	

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The following documents are attached:

- Real Estate Property Broadening Endorsement Explanatory Memorandum and attached analysis
- Contingent Property Actuarial Memorandum with support
- Division Five Exception Pages - Multistate - Fire and Allied Lines – Company Additional Rules Real Estate Endorsements - Page 1 of 2, Ed. 02 08.

If you should have any questions or require additional information, please feel free to contact our office. Thank you for your time and attention to this matter.

Company and Contact

Filing Contact Information

Sylvie Bosunga, State Filing Consultant	sbosunga@hanover.com
440 Lincoln Street	(508) 855-8136 [Phone]
Worcester, MA 01653	(508) 635-0703[FAX]

Filing Company Information

Hanover American Insurance Company	CoCode: 36064	State of Domicile: New Hampshire
440 Lincoln Street	Group Code: 88	Company Type: Property & Casualty
Worcester, MA 01653	Group Name: The Hanover Ins Group	State ID Number:
(508) 855-1000 ext. [Phone]	FEIN Number: 04-3063898	

Massachusetts Bay Insurance Company	CoCode: 22306	State of Domicile: New Hampshire
440 Lincoln Street	Group Code: 88	Company Type: Property & Casualty
Worcester, MA 01653	Group Name: The Hanover Ins Group	State ID Number:
(508) 855-1000 ext. [Phone]	FEIN Number: 04-2217600	

The Hanover Insurance Company	CoCode: 22292	State of Domicile: New Hampshire

<i>SERFF Tracking Number:</i>	<i>HNVR-125637619</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Project Name/Number:</i>	<i>Commercial Property; Real Estate Advantage/CP-CW-08162-01R</i>		
440 Lincoln Street	Group Code: 88	Company Type: Property & Casualty	
Worcester, MA 01653	Group Name: The Hanover Ins Group	State ID Number:	
(508) 855-1000 ext. [Phone]	FEIN Number: 13-5129825 -----		

SERFF Tracking Number: HNVR-125637619 State: Arkansas
First Filing Company: Hanover American Insurance Company, ... State Tracking Number: #21728793 \$100
Company Tracking Number: CP-CW-08162-01R
TOI: 01.0 Property Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines)
Product Name: Commercial Property; Real Estate Advantage
Project Name/Number: Commercial Property; Real Estate Advantage/CP-CW-08162-01R

Filing Fees

Fee Required? Yes
Fee Amount: \$100.00
Retaliatory? No
Fee Explanation: \$100 Flat fee for rates/rules filing
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Hanover American Insurance Company	\$0.00	05/16/2008	
Massachusetts Bay Insurance Company	\$0.00	05/16/2008	
The Hanover Insurance Company	\$0.00	05/16/2008	

CHECK NUMBER	CHECK AMOUNT	CHECK DATE
0021728793	\$100.00	05/15/2008

SERFF Tracking Number: *HNVR-125637619* *State:* *Arkansas*
First Filing Company: *Hanover American Insurance Company, ...* *State Tracking Number:* *#21728793 \$100*
Company Tracking Number: *CP-CW-08162-01R*
TOI: *01.0 Property* *Sub-TOI:* *01.0001 Commercial Property (Fire and Allied Lines)*

Product Name: *Commercial Property; Real Estate Advantage*
Project Name/Number: *Commercial Property; Real Estate Advantage/CP-CW-08162-01R*

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Exempt from Review	Llyweyia Rawlins	05/27/2008	05/27/2008

SERFF Tracking Number:	HNVR-125637619	State:	Arkansas
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TOI:	01.0 Property	Sub-TOI:	01.0001 Commercial Property (Fire and Allied Lines)
Product Name:	Commercial Property; Real Estate Advantage		
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Disposition

Disposition Date: 05/27/2008

Effective Date (New): 06/15/2008

Effective Date (Renewal): 06/15/2008

Status: Exempt from Review

Comment:

This line is exempt from filing rates/rules in compliance with ACA 23-67-206 which states that P&C insurance for commercial risks, excluding workers' compensation, employers' liability and professional liability insurance, including but not limited to, medical malpractice insurance, are exempted from the rates/rules filing and review requirements.

Rate data does NOT apply to filing.

Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing	0.000%
Overall Percentage Rate Impact For This Filing	0.000%
Effect of Rate Filing-Written Premium Change For This Program	\$0
Effect of Rate Filing - Number of Policyholders Affected	0

SERFF Tracking Number: HNVN-125637619 State: Arkansas

First Filing Company: Hanover American Insurance Company, ... State Tracking Number: #21728793 \$100

Company Tracking Number: CP-CW-08162-01R

TOI: 01.0 Property Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines)

Product Name: Commercial Property; Real Estate Advantage

Project Name/Number: Commercial Property; Real Estate Advantage/CP-CW-08162-01R

Item Type	Item Name	Item Status	Public Access
Supporting Document	Commercial Property Broadening End	Accepted for	Yes
	Explanatory Memorandum	Informational Purposes	
Supporting Document	Commercial Property Contingent Property	Accepted for	Yes
	Endorsement Explanatory Memorandum	Informational Purposes	
Supporting Document	Pricing Comparison & Additional Supports	Accepted for	Yes
		Informational Purposes	
Rate	Division 5 Exception Pages Multi-State -	Accepted for	Yes
	Fire and Allied Lines Company Additional	Informational Purposes	
	Rules, Real Estate Endorsements		

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Rate Information

Rate data does NOT apply to filing.

<i>SERFF Tracking Number:</i>	<i>HNVR-125637619</i>	<i>State:</i>	<i>Arkansas</i>
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Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Accepted for Informational Purposes	Division 5 Exception Pages Multi-State - Fire and Allied Lines Company Additional Rules, Real Estate Endorsements	Page 1 of 2 Ed. 02 08	New	Property Exception Page Real Estate Endorsement.pdf

FIRE AND ALLIED LINES

**COMPANY ADDITIONAL RULES
Real Estate Endorsements**

1. Real Estate Property Broadening Endorsement 411-0597

This endorsement amends coverage provided under the Building and Personal Property Coverage Form CP 00 10, the Causes of Loss – Special Form CP 10 30 and the Business Income and Extra Expense Coverage Form CP 00 30 through which new and broader coverage are provided. It is an optional endorsement tailored to fit the needs of an insured owning and managing commercial real estate.

Pricing:

Endorsement Charge	Total Policy Premium	<i>(\$50 each additional location)</i>
	Less than \$5,000	\$300
	\$5,000 to \$15,000	\$375
	\$15,000 to \$25,000	\$400
	\$25,000 +	\$425

2. Real Estate Contingent Property Endorsement 411-0599

This endorsement amends coverage provided under the Building and Personal Property Coverage Form CP 00 10, the Cause of Loss – Special Form CP 10 30, the Commercial Property Conditions Form CP 00 90 and the Business Income and Extra Expense Coverage Form CP 00 30 through which new or broader coverages are provided. This is an optional coverage that endorses the base property form. This endorsement will be used when tenant is required to provide Insurance per the lease agreement.

Pricing:

The charge for the properties covered by this endorsement is:

- 1) 10% of the premium for coverage for accounts which have:
 - (a) Superior mercantile and office buildings that have sprinkler protection or a combination of supervision, manual firefighting, combustible loading and management control; and,
 - (b) A formal fire prevention safety plan practiced by management on a regularly scheduled basis; and,
 - (c) Monitor the insurance purchases by their tenants
- 2) 20% of the premium for coverage for other accounts not meeting the above criteria.

Premium Development:

- 1) Use the building and business income rates to develop premium per ISO rules.
- 2) The following building and risk characteristics determine the factor to be applied to the final rates:
 - a. Superior mercantile and office buildings that have sprinkler protection or a combination of supervision, manual firefighting, combustible loading and management control; and,
 - b. A formal fire prevention safety plan practiced by management on a regularly scheduled basis; and,
 - c. Monitor the insurance purchases by their tenants

- 3) Apply a factor of .10 to the developed premium.
- 4) For buildings that do not meet the above criteria, apply a factor of .20 to the final developed premium.

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Company Tracking Number: CP-CW-08162-01R

TOI: 01.0 Property Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines)

Product Name: Commercial Property; Real Estate Advantage

Project Name/Number: Commercial Property; Real Estate Advantage/CP-CW-08162-01R

Supporting Document Schedules

Satisfied -Name: Commercial Property Broadening
End Explanatory Memorandum

Review Status: Accepted for Informational Purposes 05/27/2008

Comments:

Attachment:

Commercial Property Broadening End Explanatory Memo.pdf

Satisfied -Name: Commercial Property Contingent
Property Endorsement Explanatory
Memorandum

Review Status: Accepted for Informational Purposes 05/27/2008

Comments:

Attachment:

Commercial Property Contingent Property Endorsement Explanatory Memo.pdf

Satisfied -Name: Pricing Comparison & Additional
Supports

Review Status: Accepted for Informational Purposes 05/27/2008

Comments:

Attachments:

firemans fund triple net lease-rates.pdf

North Carolina Approval Letter - Firemans Fund.pdf

Property Broadening Endorsement Pricing Comparison.pdf

THE HANOVER INSURANCE GROUP

Commercial Property

Real Estate Property Broadening Endorsement Explanatory Memorandum

The Real Estate property broadening endorsement is based on Hanover's standard property broadening endorsement, with some key coverages added and removed. The rate for the new endorsement is determined likewise, by taking our current broadening endorsement rate of \$300 (based on an indicated rate of \$317.93) as competitive in the market and adding or subtracting based on the rates of the additional and removed coverages. Downward adjustments are then made if necessary based on competitive considerations.

In rating the coverages that have been added, we have chosen .25 as our exposure relativity to reflect the fact that these are targeted coverages which will be offered to more homogenous risks than those of the original broadening endorsement.

As shown in the attached analysis, the additional coverages in our Real Estate Property Broadening Endorsement are rated at a total of \$73.13, and removed coverages are rated at \$0.00. Therefore, the total indicated additional premium for the new endorsement is

$$\$73.13 - \$0.00 = \underline{\underline{\$73.13}}$$

Since this is based on an indicated price of \$317.93 for the standard broadening endorsement, the indicated premium relative to the actual price of \$300 (for the base endorsement) is

$$(\$300.00/\$317.93) \times \$73.13 = \$69.00$$

For a total indicated price of \$369.00.

In an effort to keep our prices as competitive as possible, we wish to price this endorsement at the same level as our standard property broadening endorsement, with rates as follows:

Endorsement Charge	Total CPP Policy Premium	<i>(\$50 each additional location)</i>
	Less than \$5,000	\$300
	\$5,000 to \$15,000	\$375
	\$15,000 to \$25,000	\$400
	\$25,000 +	\$425

The Hanover Insurance Group

Commercial Property

Actuarial Memorandum – Contingent Property

The purpose of this filing is to introduce independent rates and rules for *The Hanover's* Contingent Property Program.

The Hanover has very little experience for these coverages, the coverage afforded under this endorsement is similar to Fireman's Fund. Rates of the same coverages from Fireman's Fund were analyzed and deemed appropriate for *The Hanover*. A copy of approved Fireman's Fund pricing is attached. Because the selected rates are being used by the competitor in the market, the rates are believed to be a reasonable estimate of future costs associated with the coverages.

Pricing:

The charge for the properties covered by this endorsement is:

- 1) 10% of the premium for coverage for accounts which have:
 - (a) Superior mercantile and office buildings that have sprinkler protection or a combination of supervision, manual firefighting, combustible loading and management control; and,
 - (b) A formal fire prevention safety plan practiced by management on a regularly scheduled basis; and,
 - (c) Monitor the insurance purchases by their tenants.
- 2) 20% of the premium for coverage for other accounts not meeting the above criteria.

As *The Hanover* gathers more experience on these new coverages, the adequacy of the selected rates will be monitored, analyzed and adjusted accordingly.

Explanatory Memo

Triple Net Lease Property Protection AB 93 25 04-05 for use with American Business Coverage Property Liability Policy

Fireman's Fund developed the Contingent Real Property Extension for Property-Gard and Property-Gard Select in 2005. Filings were made in early 2005 under Filing No. NWMC0105. We have now developed Triple Net Lease Property Protection for our American Business Coverage Policy. Coverage and pricing are identical to Property-Gard and Property-Gard Select.

This coverage protects Real Estate Owners and Managers who transfer the obligation to purchase insurance on the property to the tenant. The endorsement protects the owner or manager, on a contingent basis, if the lessee fails to purchase the insurance, if the insurance is cancelled or non-renewed or if the limits or coverage are less than those required by the lease.

Pricing:

The charge for the properties covered by this endorsement is:

- 1) 10% of the premium for direct coverage for accounts which have:
 - (a) Superior mercantile and office buildings that have sprinkler protection or a combination of supervision, manual firefighting, combustible loading and management control; and,
 - (b) A formal fire prevention safety plan practiced by management on a regularly scheduled basis; and,
 - (c) Monitor the insurance purchases by their tenants.
- 2) 20% of the premium for direct coverage for other accounts not meeting the above criteria.

Pharmacy Professional Services Coverage AB 93 19 06 05

As noted herein, section 1.(4) of AB 93 19 06 05 adds text to clarify that willful violation of penal statute or ordinance will not be covered: (new text is underlined):

- (4) to pharmacy services but only if such services are rendered in compliance with penal statutes and ordinances applicable to such services by persons who hold a license to do so, if the law requires such a license.

AB 93 19 will be attached to all policies issued in our Drug Store class code 10202 at no charge to the insured. There continues to be no rate impact associated with use of the endorsement.

-
- Additional higher limits by coverage may be purchased. The additional limits field of the coverage form will be used to indicate higher limits have been purchased.
 - Attach form AB9276.
19. **Exclusion of War, Military Action and Terrorism**
- Amends the War and Military Action exclusion to include Terrorism.
 - Attach form AB9282 in states where Standard Fire Policy statutes do not apply.
20. **Exclusion of War, Military Action and Terrorism with limitations**
- Amends the War and Military Action exclusion to include Terrorism with either a sub-limit or with limitation on Business Income.
 - Attach form AB9285 (limitations on Business Income) and AB9283 (a sub-limit) in states where Standard Fire Policy statutes apply.
21. **Fungi Limitation Endorsement**
- Amends the Property and Liability coverage parts to exclude losses due to Fungi.
 - Adds a coverage extension to provide up to \$25,000 in Property coverage if Fungi damage is the result of a Covered Cause of Loss.
 - Attach form AB9386.
22. **Detrimental Code Exclusion**
- Amends the Property coverage part to exclude losses due to Detrimental Code
 - Attach form AB9287.
23. **Commercial Photographers Extra Expense Extension of Coverage**
- Extends existing Extra Expense Extension to include locations the Insured does not own but are used for photographic shoots.
 - Allows Insured to increase the limit under the Extra Expense Extension up to \$50,000.
 - Attach form AB9298.
24. **Commercial Photographers Third Party Property Damage and Motion Picture/Video Production Exclusion Endorsement.**
- Allows Insured to increase their limit for Business Personal Property they own while in the course of transit and or at any location not owned, leased or operated, including locations under short-term lease.
 - Allows Insured to increase their limit for Business Personal Property of others while in their care, custody or control while such property is in the course of transit and/or any location not owned, leased or operated, including locations under short-term lease.
 - Extends coverage for Business Real Property in the Insured's care, custody or control, including property under short-term lease when such real property is being used for a photographic shoot.
 - Clarifies intent of the General Liability Coverage that coverage does not apply to any bodily injury, property damage, personal injury, advertising injury or medical payments arising out of motion picture, video or television production.
 - Clarifies intent of Tenants Legal Liability extension under the MultiCover Endorsement to include premises utilized by the Insured for photographic shoots or digital imagery services

-
- Limits for Business Personal Property owned by Insured and Business Personal Property of Others can be increased up to \$100,000 a piece.
 - A deductible of \$1,000 will apply when the combined limit for the Business Personal Property owned and Business Personal Property of Others exceeds \$15,000.
 - Attach form AB9297.

25. Real Estate Owners Supplemental Extension Endorsement

- The American Business Coverage Real Estate Owners Real Estate Supplemental Extension Endorsement is designed to provide a broad spectrum of additional coverages for Real Estate Property owners. This Endorsement is to be attached only when Real Estate Owners Extension Endorsement is also attached to the policy.
- This is an optional endorsement, a per location premium charge is applicable to this coverage. Building coverage is required to attached this endorsement.
- This form can be used on the following ABC classifications:
 1. LRO Light
 2. LRO Moderate
 3. Office LRO
 4. Apartment
 5. Condominiums
- Attach form AB9320.

26. Triple Net Lease Property Protection

- Amends the Property coverage to provide coverage for buildings that the insured owns and leases to others, but only when, at the time of covered loss or damage, the building insurance required to be provided by the lessee does not protect the insured's interest in that property.
- Attach AB9325.

27. Crisis Management Coverage Extension

- Amends the Property coverage to provide coverage for losses arising from a Crisis Event
- As a result of a Covered Crisis Event we will provide (subject to policy limits) the following coverages:
 1. Crisis Event Response Communication Costs
 2. Crisis Event Business Income
 3. Crisis Event Extra Expense
- Attach AB9324.



NORTH CAROLINA DEPARTMENT OF INSURANCE

Jim Long, Commissioner

PROPERTY & CASUALTY DIVISION

Phone: (919) 733-3368

Fax: (919) 733-4264

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1201 MAIL SERVICE CENTER
RALEIGH NC 27699-1201

STREET ADDRESS
430 N. SALISBURY STREET
RALEIGH NC 27603

AN EQUAL OPPORTUNITY/AFFIRMATIVE ACTION EMPLOYER

April 13, 2006

Ms. Elsy Angel, State Filings Consultant
Fireman's Fund Insurance Company
881 Alma Real Drive, Suite 205
Pacific Palisades, CA 90272

**RE: Fireman's Fund Insurance Company
American Insurance Company
National Surety Corporation
Associated Indemnity Corporation
American Automobile Insurance Company**

American Business Coverage Rule Filing
Company File Number: NNCAB0305PK
Commercial Multiple Peril

OUR FILE NUMBER: PC091039-43 Dear Ms. Angel:

This letter references the captioned filing.

Your rate filing referenced above and amended/supplemented is April 11, 2006 a proper filing under North Carolina General Statute 58-41-50. This filing shall apply to all written policies written to become effective on or after **June 10, 2006**. There is a 60-day waiting period for rates by statute. If this date is changed you must notify us in writing prior to the effective date.

If we can be of assistance, please let us know.

Sincerely,

A handwritten signature in cursive script that reads "Wilhelmina Muhaimin".

Wilhelmina Muhaimin, CPIW
Policy & Rate Analyst
Property & Casualty Division
(919) 733-3368 Ext. 224
wmuhami@ncdoi.net

Current Endorsement Pricing

Total CPP Policy Premium	<i>(\$50 each additional location)</i>
Less than \$5,000	\$300
\$5,000 to \$15,000	\$375
\$15,000 to \$25,000	\$400
\$25,000+	\$425

Real Estate Property Broadening Endorsement Pricing

Program	\$ Premium Over Indicated PBE (\$317.93)	% Premium Over Indicated PBE	Relative \$ Premium Over Actual PBE (@ \$300)	Indicated Price for New Endorsement
Property Endorsement	\$73.13	23.0%	\$69.00	\$369.00

Real Estate Property Broadening Endorsement

Rating Algorithm								
Coverage	Limit	Ratable limit	Rate	Subtotal Premium	Exposure Relativity	Adjusted Premium	Average Mod	Modified Premium
Coverages Added:								
Alternative Key Systems	\$100,000	1000	0.20	\$200.00	0.25	\$50.00	0.45	\$22.50
Civil Authority	4 weeks	no charge						
Denial of Access To Premises	\$50,000	500	0.08	\$37.50	0.25	\$9.38	0.45	\$4.22
Detached Trailers	\$25,000	250	0.20	\$50.00	0.25	\$12.50	0.45	\$5.63
Lease Cancellation Coverage	\$50,000	500	0.08	\$37.50	0.25	\$9.38	0.45	\$4.22
Lost Key	\$15,000	150	0.25	\$37.50	0.25	\$9.38	0.45	\$4.22
Paved Areas	\$50,000	500	0.25	\$125.00	0.25	\$31.25	0.45	\$14.06
Realty Tax	\$50,000	500	0.10	\$50.00	0.25	\$12.50	0.45	\$5.63
Retail Anchor Store Business Income	\$100,000	no charge						
Tenant Move Back Expense	\$50,000	500	0.08	\$37.50	0.25	\$9.38	0.45	\$4.22
Unintentional Property Reporting Errors	\$500,000	5000	0.02	\$75.00	0.25	\$18.75	0.45	\$8.44
Subtotal:								\$73.13
Coverages Removed:								
Transit Business Income and Extra Expense	\$100,000	No Charge						
Subtotal:								\$0.00
Indicated Additional Premium								\$73.13